

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **CHAPTER 13**  
**Francisco Rosa** :  
**Teresa Cruz** :  
: **BANKRUPTCY NO.: 19-17098-amc**

**NOTICE OF MOTION, RESPONSE DEADLINE AND HEARING DATE**

Debtors, by their attorney, Jeffrey M. Carbino, Esquire, have filed a Motion to Approve a Loan Modification.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)

1. If you do not want the Court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before October 9, 2020 you or you attorney must do all of the following:

- (a) file an answer explaining your position at:  
Office of the Clerk  
U.S. Bankruptcy Court  
Suite 400  
900 Market Street  
Philadelphia PA 19107

If you mail your answer to the Bankruptcy Clerk office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- (b) mail a copy to the Movant's attorney:  
Jeffrey M. Carbino, Esquire  
1500 Walnut Street, Suite 1920  
Philadelphia, PA 19102

Scott Waterman, Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1 (b) above and attended the hearing, the court may enter an Order granting the relief requested in the Motion.

3. A hearing on the Motion is scheduled to be held before the Honorable Ashely M. Chan United States Bankruptcy Judge on October 28, 2020 at 11AM in Courtroom 4, United States Bankruptcy Court, 900 Market Street, 2<sup>nd</sup> Floor.

4. If a copy of the Motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 215-408-2800, to find out whether the hearing has been cancelled because no one filed an answer.